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PATENT
Attorney Docket No.: 016222U-008400US

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By: Julie Taylor Clough

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OCT 03 2002

GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD AND SYSTEM FOR
CONDUCTING A COMMERCIAL
TRANSACTION BETWEEN A BUYER
AND A SELLER

Examiner: Unassigned

Art Unit: 2161

**REQUEST FOR CORRECTION OF
INVENTORSHIP UNDER 35 U.S.C. 116
AND 37 C.F.R. 1.48 (a)**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Applicants, with the consent of the assignee, hereby petition under 37 C.F.R. §1.48(a) to add Loraine Martin Yeakle, Alistair Duncan and Paulo Fernandes as inventors to the above-identified patent application.

As required by 37 C.F.R. §1.48(a), the following are submitted herewith:

(1) Statements from each of the inventors to be added stating that it was through error without deceptive intent that s/he was not named as an inventor in the above-identified patent application;

(2) declarations by the inventors as required by 37 C.F.R. §1.63; and

(3) written consent of the assignee, Visa U.S.A. Inc., to add the additional inventors.

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JONATHAN VAUX et al.
Application No.: 10/020,466
Page 2

PATENT

Please deduct the processing fee of \$130.00, pursuant to 37 C.F.R.
§1.17(i), from Deposit Account No. 20-1430 of the undersigned, and charge any
additional fees or credit overpayment to the above Deposit Account.

Respectfully submitted,


Horace H. Ng
Reg. No. 39,315

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: (415) 576-0200
Fax: (415) 576-0300
HHN
SF 1390002 v1



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR
CONDUCTING A COMMERCIAL
TRANSACTION BETWEEN A BUYER
& A SELLER

Examiner: Unassigned

Art Unit: 2161

STATEMENT BY ADDED INVENTOR IN
SUPPORT OF REQUEST FOR
CORRECTION OF INVENTORSHIP
UNDER 35 U.S.C. §116 AND 37 C.F.R.
§1.48 (a)

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GROUP 3600

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Loraine Martin Yeakle, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted,

Lorraine Martin Yeakle
Lorraine Martin Yeakle
Date: *July 24, 2002*

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: (415) 576-0200
Fax: (415) 576-0300
HHN:lcb
SF 1338633 v1



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR
CONDUCTING A COMMERCIAL
TRANSACTION BETWEEN A BUYER
& A SELLER

Examiner: Unassigned

Art Unit: 2161

**STATEMENT BY ADDED INVENTOR IN
SUPPORT OF REQUEST FOR
CORRECTION OF INVENTORSHIP
UNDER 35 U.S.C. §116 AND 37 C.F.R.
§1.48 (a)**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Alistair Duncan, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted,

Alistair Duncan
Date: 7/23/2002

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: (415) 576-0200
Fax: (415) 576-0300
HHN:lcb
SF 1366618 v1



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR
CONDUCTING A COMMERCIAL
TRANSACTION BETWEEN A BUYER
& A SELLER

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Examiner: Unassigned

Art Unit: 2161

**STATEMENT BY ADDED INVENTOR IN
SUPPORT OF REQUEST FOR
CORRECTION OF INVENTORSHIP
UNDER 35 U.S.C. §116 AND 37 C.F.R.
§1.48 (a)**

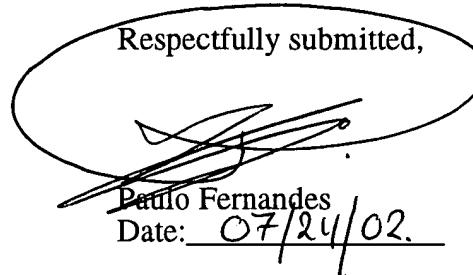
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Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of
Inventorship filed in connection with the above-identified patent application, I, Paulo
Fernandes, hereby state that it was through error without deceptive intent that I was not
named as an inventor in the above-identified patent application.

Respectfully submitted,


Paulo Fernandes
Date: 07/24/02

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: (415) 576-0200
Fax: (415) 576-0300
HNN:lcb
SF 1366620 v1



Attorney Docket No.: 16222U-008400US Page 1 of 2

PTO/SB/01A (10-00)

Patent Ref. No.:

Approved for use through 10/31/2002. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(s), I/we declare that:

This declaration is directed to:

The attached application, or
 Application No. 10/020,466, filed on October 29, 2001,
 as amended on _____ (if applicable);

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and

All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

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FULL NAME OF INVENTOR(S)

Inventor 1 Jonathan Vaux Date: 8/1/02

Signature: SV Citizen of: Great Britain

Inventor 2 Brian Triplett Date: _____

Signature: _____ Citizen of: United States

Inventor 3 Michael Dreyer Date: _____

Signature: _____ Citizen of: United States

Inventor 4 Lorraine Martin Yeakle Date: _____

Signature: _____ Citizen of: United States

Additional inventors are being named on form(s) attached hereto.

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Attorney Docket No.: 16222U-008400US Page 1 of 2

Client Ref. No.:

PTO/SB/01A (10-00)

Approved for use through 10/31/2002. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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PC on
10-26-02

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(s), I/we declare that:

This declaration is directed to:

The attached application, or
 Application No. 10/020,466, filed on October 29, 2001,
 as amended on _____ (if applicable);

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and

All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTOR(S)

Inventor 1 Jonathan Vaux Date: _____

Signature: _____ Citizen of: Great Britain

Inventor 2 Brian Triplett Date: 8/21/02

Signature: [Signature] Citizen of: United States

Inventor 3 Michael Dreyer Date: 8/21/02

Signature: [Signature] Citizen of: United States

Inventor 4 Lorraine Martin Yeakle Date: 8/21/02

Signature: [Signature] Citizen of: United States

Additional inventors are being named on form(s) attached hereto.

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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GROUP 360C

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(s), I/we declare that:

This declaration is directed to:

The attached application, or
 Application No. 10/020,466, filed on October 29, 2001,
 as amended on _____ (if applicable);

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

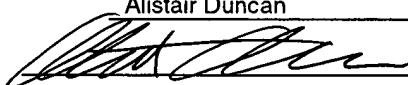
I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and

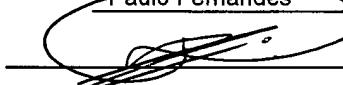
All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTOR(S)

Inventor 5 Alistair Duncan Date: 7/23/2002

Signature:  Citizen of: Great Britain

Inventor 6 Paulo Fernandes Date: 07/24/2002

Signature:  Citizen of: United States

Inventor 7 _____ Date: _____

Signature: _____ Citizen of: _____

Inventor 8 _____ Date: _____

Signature: _____ Citizen of: _____

Additional inventors are being named on form(s) attached hereto.

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

SF 1338634 v1



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR
CONDUCTING A COMMERCIAL
TRANSACTION BETWEEN A BUYER
& A SELLER

Examiner: Unassigned

Art Unit: 2161

WRITTEN CONSENT BY ASSIGNEE IN
SUPPORT OF REQUEST FOR
CORRECTION OF INVENTORSHIP
UNDER 35 U.S.C. §116 AND 37 C.F.R.
§1.48 (a)

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OCT 03 2002

GROUP 3600

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, the assignee of the above-identified patent application, Visa U.S.A. Inc., hereby consents to the filing of the Request for Correction of Inventorship to add Loraine Martin Yeakle, Alistair Duncan and Paulo Fernandes, as inventors in the above-identified patent application.

Respectfully submitted,

Visa U.S.A. Inc.
Name: Brody
Title: Service President
Date: 7-18-02

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: (415) 576-0200
Fax: (415) 576-0300
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